

Liberty Life Assurance Company of Boston

100 Main Street Dover, New Hampshire 03820 Telephone: (603) 749-2600

August 9, 1995

Dr. Anthony Scapicchio 240 Nahant Rd. Nahant, MA 01908

RE: LONG TERM DISABILITY Claim No. X514N003

Dear Dr. Scapicchio,

As we discussed, enclosed is a copy of your Long Term Disability policy through Mount Auburn Hospital.

Please be aware that the medical condition for which you are collecting disability benefits has a limitation. Please see attached for details.

If you have any questions regarding your benefits, please feel free to contact me.

Sincerely,

Tiffany Curtis LTD Analyst

1-800-451-7065 Ext. 34934

TC/as

c: Mount Auburn Hospital Attn: Nancy Stryker 330 Mount Auburn St. Cambridge, MA 02238